

At-a-Glance: Life Insurance Sales & Processing

We strive to be number one in support to our advisors and firms. We're passionate about creating a positive experience and smooth process for your clients.

CreativeOne provides a value-added approach from the time of the sale to issuance of the policy.



Financial Professional

- Submits electronic or paper apps through CreativeOne systems.
- Prepares client for tele-paramed exam tele-interview and/or paramed exam.



CreativeOne

- Scrubs the app to ensure it's in-good order (iGO).
- Requests attending physician's reports (APS) and schedules tele-interview or paramed exam.
- Application is sent to carrier.



Life Insurance Carrier

- Reviews the client's application.
- Builds the file based on financial and medical underwriting findings.
- If approved, policy notification is sent from CreativeOne to financial professional.



CreativeOne

- Once carrier approve/deny case, notification is sent to CreativeOne.
- Updates financial professional on case status.
- Works with life insurance carrier and Financial Professional to obtain all requirements.



Financial Professional

- Delivers policy to client.
- Collects requirements (i.e., premium payment).



Life Insurance Carrier

- Policy placed in-force.
- Commissions are generated for the Financial Professional.



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